

State of Washington
Office of the Insurance Commissioner
1998 Washington Premiums and Loss Ratio
Recapitulation by Line of Business

Page 1 of 1

All Dollars in Thousands

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Life and Annuities				
Ordinary	\$2,584,151			
Credit	\$39,952			
Group	\$377,598			
Industrial	\$27			
Fraternal	\$103,844			
Total Life and Annuities	\$3,105,572			
Accident and Health				
Health Care Service Contractors	\$3,594,755	\$3,622,838	\$3,219,619	88.87%
Health Maintenance Organizations	\$1,712,368	\$1,703,730	\$1,566,653	91.95%
Life and Disability	\$917,967	\$921,373	\$666,202	72.31%
Property and Casualty	\$90,427	\$77,989	\$45,264	58.04%
Fraternal	\$6,001	\$5,853	\$2,259	38.60%
Total Accident and Health	\$6,321,517	\$6,331,782	\$5,499,998	86.86%
Property and Casualty				
Aggregate Write Ins For Other Business	\$46,298	\$49,200	\$30,900	62.81%
Aircraft (All Perils)	\$46,592	\$46,442	\$91,016	195.98%
Allied Lines	\$45,867	\$49,958	\$42,322	84.72%
Boiler and Machinery	\$12,352	\$13,030	\$5,909	45.35%
Burglary and Theft	\$1,606	\$1,742	\$102	5.88%
Commercial Auto No Fault (PIP)	\$4,817	\$4,636	\$1,786	38.53%
Commercial Auto Physical Damage	\$80,881	\$80,156	\$51,863	64.70%
Commercial Multiple Peril (liability)	\$211,718	\$208,015	\$211,111	101.49%
Commercial Multiple Peril (non-liability)	\$233,901	\$231,886	\$162,593	70.12%
Credit	\$6,712	\$6,241	\$1,594	25.54%
Earthquake	\$65,143	\$62,704	(\$557)	(0.89)%
Farmowners Multiple Peril	\$33,158	\$32,291	\$19,585	60.65%
Federal Flood	\$7,620	\$7,358	\$1,308	17.77%
Fidelity	\$12,477	\$13,359	\$7,300	54.64%
Financial Guaranty	\$19,018	\$11,439	(\$154)	(1.35)%
Fire	\$65,591	\$69,521	\$27,114	39.00%
Homeowners Multiple Peril	\$594,617	\$577,452	\$376,959	65.28%
Inland Marine	\$107,765	\$108,161	\$51,628	47.73%
Medical Malpractice	\$101,402	\$100,428	\$65,302	65.02%
Mortgage Guaranty	\$87,587	\$90,858	\$25,991	28.61%
Multiple Peril Crop	\$18,720	\$18,721	\$10,059	53.73%
Ocean Marine	\$82,166	\$83,859	\$47,524	56.67%
Other Commercial Auto Liability	\$222,954	\$220,232	\$134,519	61.08%
Other Liability	\$342,721	\$333,214	\$187,896	56.39%
Other Private Passenger Auto Liability	\$1,477,025	\$1,466,751	\$930,344	63.43%
Private Passenger Auto No Fault (PIP)	\$164,845	\$164,103	\$112,391	68.49%
Private Passenger Auto Physical Damage	\$924,360	\$890,466	\$571,691	64.20%
Products Liability	\$23,412	\$22,555	\$22,985	101.91%
Surety	\$72,494	\$75,104	\$19,119	25.46%
Workers Compensation	\$41,870	\$39,567	\$29,913	75.60%
Total Property and Casualty	\$5,155,687	\$5,079,446	\$3,240,112	63.79%
Title	\$202,394	\$194,626	\$12,555	6.45%
Total Authorized Companies	\$14,785,170	\$11,605,854	\$8,752,665	
Total Non-Authorized Companies	\$118,958	\$98,044		
Totals	\$14,904,128	\$11,703,897		

(1) Excluding all Loss Adjustment Expenses (LAE)